

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christine M Michaels  
Debtor

Case No. 17-01844-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Jun 15, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Christine M Michaels, 39 Scureman Street, Hanover Township, PA 18706-1318
aty	Christine Kinderline, 3232 Newmark Drive, Springboro, OH 45066
4917120	Geisinger, PO Box 27727, Newark NJ 07101-7727
4917121	+ Geisinger, PO Box 11969, Newark NJ 07101-4969
4917122	PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
4950173	+ PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
4932362	+ Vantage Trust Federal Credit Union, c/o Rosenn, Jenkins & Greenwald, L.L.P., Attn: Thomas J. MacNeely, Esquire, 15 South Franklin Street, Wilkes-Barre, PA 18701-1206
4932017	+ Wilkes-Barre General Hospital, 575 N. River Street, Wilkes-Barre, PA 18764-0001
4917130	+ Wilkes-Barre VA EFCU, 881 Mundy Street, Wilkes-Barre PA 18702-6939

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ EDI: AISACG.COM	Jun 15 2022 22:43:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 15 2022 18:39:00	Citizens bank na, One Citizens bank way JCA115, Johnston, RI 02919
4917111	+ Email/Text: mnapoletano@ars-llc.biz	Jun 15 2022 18:39:00	Ability Recovery Services, PO Box 4031, Wyoming PA 18644-0031
4931562	EDI: GMACFS.COM	Jun 15 2022 22:43:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
5423731	+ EDI: AISACG.COM	Jun 15 2022 22:43:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4917112	EDI: GMACFS.COM	Jun 15 2022 22:43:00	Ally Financial, PO Box 380901, Bloomington , MN-554380901
4917113	+ EDI: TSYS2	Jun 15 2022 22:43:00	Barclays Bank Delaware, 125 S West Street, Wilmington DE 19801-5014
4917116	EDI: CITICORP.COM	Jun 15 2022 22:43:00	CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
4917115	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 15 2022 18:39:00	Charter One Bank, 1 Citizens Drive, Riverside, RI 02915
4923220	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 15 2022 18:39:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
4917117	+ EDI: WFNNB.COM	Jun 15 2022 22:43:00	CP/Bon Ton, PO BOX 182789, Columbus, OH 43218-2789

5185609	+ EDI: AIS.COM	Jun 15 2022 22:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185608	+ EDI: AIS.COM	Jun 15 2022 22:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4917114	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 18:39:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Ste 400, Vallhalla, NY 10595-2321
4917118	EDI: DISCOVER.COM	Jun 15 2022 22:43:00	Discover, PO Box 15316, Wilmington DE 19850
4917119	+ EDI: CITICORP.COM	Jun 15 2022 22:43:00	DSNB/Macy's, P.O. Box 8218, Mason, OH 45050
4918804	EDI: DISCOVER.COM	Jun 15 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4925750	Email/Text: EBNBKNOT@ford.com	Jun 15 2022 18:39:00	Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
4932016	+ Email/Text: jennifer.wilson@geha.com	Jun 15 2022 18:39:00	GEHA, PO Box 4665, Independence, MO 64051-4665
4948431	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 18:52:43	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4917123	EDI: PRA.COM	Jun 15 2022 22:43:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk VA 23502
4958667	EDI: PRA.COM	Jun 15 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4917406	+ EDI: RECOVERYCORP.COM	Jun 15 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4917124	+ EDI: RMSC.COM	Jun 15 2022 22:43:00	Synchrony Bank JC Penny, PO Box 965007, Orlando FL 32896-5007
4917125	EDI: RMSC.COM	Jun 15 2022 22:43:00	Synchrony Bank Old Navy, PO Box 965005, Orlando FL 32896-5005
4917126	EDI: RMSC.COM	Jun 15 2022 22:43:00	Synchrony Bank Sams Club, PO Box 965005, Orlando FL 32896-5005
4917127	EDI: RMSC.COM	Jun 15 2022 22:43:00	Synchrony Bank Walmart, PO Box 965024, Orlando FL 32896-5024
4940912	+ EDI: AIS.COM	Jun 15 2022 22:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4917129	EDI: VERIZONCOMB.COM	Jun 15 2022 22:43:00	Verizon Wireless, PO Box 25505, Lehigh Valley PA 18002-5505
4963969	EDI: CAPITALONE.COM	Jun 15 2022 22:43:00	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
4917131	EDI: CAPITALONE.COM	Jun 15 2022 22:43:00	World's Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln NE 68521-4463

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0314-5  
Date Rcvd: Jun 15, 2022

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 40

cr \*+ Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901  
cr \*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4917128 ##+ Trident Asset Management, 53 Perimeter Center East Suite 440, Atlanta GA 30346-2230

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
John Fisher	on behalf of Plaintiff Christine M Michaels johnvfisher@yahoo.com fisherlawoffice@yahoo.com
John Fisher	on behalf of Debtor 1 Christine M Michaels johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Thomas J. MacNeely	on behalf of Creditor VAntage Trust Federal Credit Union tmacneely@rjglaw.com rschaffer@rjglaw.com;czendarski@rjglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	Christine M Michaels	Social Security number or ITIN xxx-xx-8434
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court   Middle District of Pennsylvania		
Case number: 5:17-bk-01844-MJC		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine M Michaels

**By the court:**6/15/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**